

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Raymond E Myers
Ruth V Myers
Debtors

Case No. 18-01329-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 318

Page 1 of 3
Total Noticed: 56

Date Rcvd: Aug 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2019.

db/jdb
cr +Raymond E Myers, Ruth V Myers, 12503 Redstone Ridge Road, Hesston, PA 16647-8605
+Citibank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100,
Boca Raton, FL 33487-2853
cr +Wilmington Savings Fund Society, FSB, as trustee o, c/o Carrington Mortgage Services, LLC,
1600 S. Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
5069181 +CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST, Fay Servicing, LLC,
3000 Kellway Dr Ste 150, Carrollton TX 75006-3357
5042850 Cindy Erikson, 72558 Redstone Ridge Road, Hesston, PA 16647
5063705 +Citibank, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100,
Boca Raton, FL 33487-2853
5042852 +Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
5042853 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
5042855 #+Fay Servicing, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357
5042857 First Premier Bank, 601 S. Minneapolis Avenue, Sioux Falls, SD 57104
5042858 First Savings Credit Card, P.O. Box 5019, Sioux Falls, SD 57117-5019
5042861 +Keystone Credit Collections, Inc., 220 North Duke Street, Lancaster, PA 17602-2710
5042862 +Linebarger, Goggan Blair & Sampson, PO Box 90128, Harrisburg, PA 17109-0128
5042866 +Monarch Recovery Management, Inc., P.O. Box 986, Bensalem, PA 19020-0986
5042868 Mount Nittany Medical Center, P.O. Box 1259, State College, PA 16804-1259
5042871 +PA Department of Revnue, Bureau of Compliance, Lien Section, PO Box 280948,
Harrisburg, PA 17128-0948
5042875 +US Department of Veterans Affairs, 2907 Pleasant Valley Blvd, Altoona, PA 16602-4305
5144380 +Wilmington Savings Fund Society, FSB, as trustee, c/o Carrington Mortgage Services, LLC,
1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
5147050 +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglass Road, Anaheim, CA 92806-5948
5147051 +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglass Road, Anaheim, CA 92806, Wilmington Savings Fund Society, FSB, et,
c/o Carrington Mortgage Services, LLC 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Aug 29 2019 23:18:00 Capital One Auto Finance, a division of Capital On,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr +EDI: PRA.COM Aug 29 2019 23:18:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
5042847 E-mail/Text: ebn@americollect.com Aug 29 2019 19:25:12 Americollect Inc.,
Attn: Bankruptcy, PO Box 1566, Manitowoc, WI 54221
5058726 +EDI: CBSAMERIMARK Aug 29 2019 23:18:00 Amerimark, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
5042848 +EDI: CAPONEAUTO.COM Aug 29 2019 23:23:00 Capital One Auto, 7933 Preston Rd,
Plano, TX 75024-2359
5052255 +EDI: AISACG.COM Aug 29 2019 23:18:00 Capital One Auto Finance, a division of Capital On,
P.O. Box 4360, Houston, TX 77210-4360
5044260 +EDI: AISACG.COM Aug 29 2019 23:18:00 Capital One Auto Finance, a division of Capital On,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5042849 +EDI: CHRM.COM Aug 29 2019 23:18:00 Chrysler Capital, PO Box 961275,
Fort Worth, TX 76161-0275
5042851 +EDI: WFNNB.COM Aug 29 2019 23:18:00 Comenity Bank-Blair, Attn: Bankruptcy,
PO Box 182125, Columbus, OH 43218-2125
5042846 +E-mail/Text: bdsupport@creditmanagementcompany.com Aug 29 2019 19:25:16
Credit Management Co, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
5042854 EDI: RCSFNBMARIN.COM Aug 29 2019 23:18:00 Credit One Bank, Attn: Bankruptcy,
P.O. Box 98873, Las Vegas, NV 89193-8873
5058729 +EDI: CBSAMERIMARK Aug 29 2019 23:18:00 Dr. Leonards Shop Now,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5042856 EDI: AMINFOFP.COM Aug 29 2019 23:18:00 First Premier Bank, Credit Card Department,
P.O. Box 5519, Sioux Falls, SD 57117-5519
5042859 EDI: CBS7AVE Aug 29 2019 23:23:00 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
5042860 EDI: JEFFERSONCAP.COM Aug 29 2019 23:18:00 Jefferson Capital System, 16 Mclelland Road,
Saint Cloud, MN 56303
5042863 +EDI: RESURGENT.COM Aug 29 2019 23:23:00 LVNV Funding LLC, PO Box 10497,
Greenville, SC 29603-0497
5070209 EDI: RESURGENT.COM Aug 29 2019 23:23:00 LVNV Funding, LLC its successors and assigns as,
assignee of New Century Financial, Services Inc., Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
5069889 EDI: MERRICKBANK.COM Aug 29 2019 23:18:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
5042864 +EDI: MERRICKBANK.COM Aug 29 2019 23:18:00 Merrick Bank, Attn: Bankruptcy, PO Box 9201,
Old Bethpage, NY 11804-9001
5050969 +EDI: MID8.COM Aug 29 2019 23:18:00 Midland Funding, LLC, Midland Credit Management, Inc.,
as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5042865 +EDI: MID8.COM Aug 29 2019 23:18:00 Midland Funding, LLC, Attn: Bankruptcy,
PO Box 939069, San Diego, CA 92193-9069

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5042867 EDI: CBS7AVE Aug 29 2019 23:23:00 Montgomery Ward, 1112 7th Avenue,
Monroe, WI 53566-1364

5057692 +EDI: CBS7AVE Aug 29 2019 23:23:00 Montgomery Ward, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849

5052557 EDI: AGFINANCE.COM Aug 29 2019 23:18:00 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251

5042869 +EDI: AGFINANCE.COM Aug 29 2019 23:18:00 OneMain Financial, Attn: Bankruptcy,
601 NW 2nd Street, Evansville, IN 47708-1013

5042870 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2019 19:25:06 PA Department of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

5042873 EDI: PRA.COM Aug 29 2019 23:18:00 Portfolio Recovery Associates, Attn: Bankruptcy,
PO Box 41067, Norfolk, VA 23541

5146084 EDI: PRA.COM Aug 29 2019 23:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541

5146085 EDI: PRA.COM Aug 29 2019 23:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

5044312 EDI: PRA.COM Aug 29 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

5043099 +EDI: PRA.COM Aug 29 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

5042872 +E-mail/Text: ebn@vativrecovery.com Aug 29 2019 19:25:03 Palisades Collection, LLC,
210 Sylvan Avenue #1, Englewood Cliffs, NJ 07632-2510

5045107 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2019 19:25:06
Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
Harrisburg PA 17128-0946

5068832 +EDI: JEFFERSONCAP.COM Aug 29 2019 23:18:00 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

5067643 EDI: Q3G.COM Aug 29 2019 23:18:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788

5042874 +EDI: RMSC.COM Aug 29 2019 23:18:00 Synchrony Bank, Attn: Bankruptcy Department,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Leah M. Stump-Lesley, 3115 N. Front Street, Harrisburg, UNITED STATES
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor CitiBank, N.A., as Trustee for CMLTI Asset Trust
bkgroup@kmlawgroup.com

Kevin BATTERY on behalf of Creditor Citibank, N.A. kbattery@rascrane.com

Kevin BATTERY on behalf of Creditor CitiBank, N.A., as Trustee for CMLTI Asset Trust
kbattery@rascrane.com

Leah M Stump on behalf of Attorney Leah M. Stump-Lesley lstump@shepleylaw.com

Leah M Stump on behalf of Debtor 1 Raymond E Myers lstump@shepleylaw.com

Leah M Stump on behalf of Debtor 2 Ruth V Myers lstump@shepleylaw.com

Leon P Haller on behalf of Trustee Leon P. Haller (Trustee) lhaller@pkh.com,
dmaurer@pkh.com/mgutshall@pkh.com

Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com/lhaller@ecf.axosfs.com

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Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Sarah K. McCaffery on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
Upland Mortgage Loan Trust B smccaffery@squirelaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:Debtor 1 **Raymond E Myers**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8568**

EIN ---

Debtor 2 **Ruth V Myers**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4593**

EIN ---

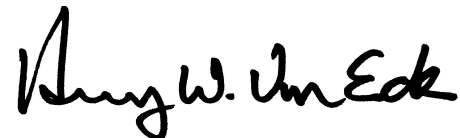
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01329-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raymond E Myers

Ruth V Myers

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

8/29/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.